

APPROVED	O.G. FIG.	
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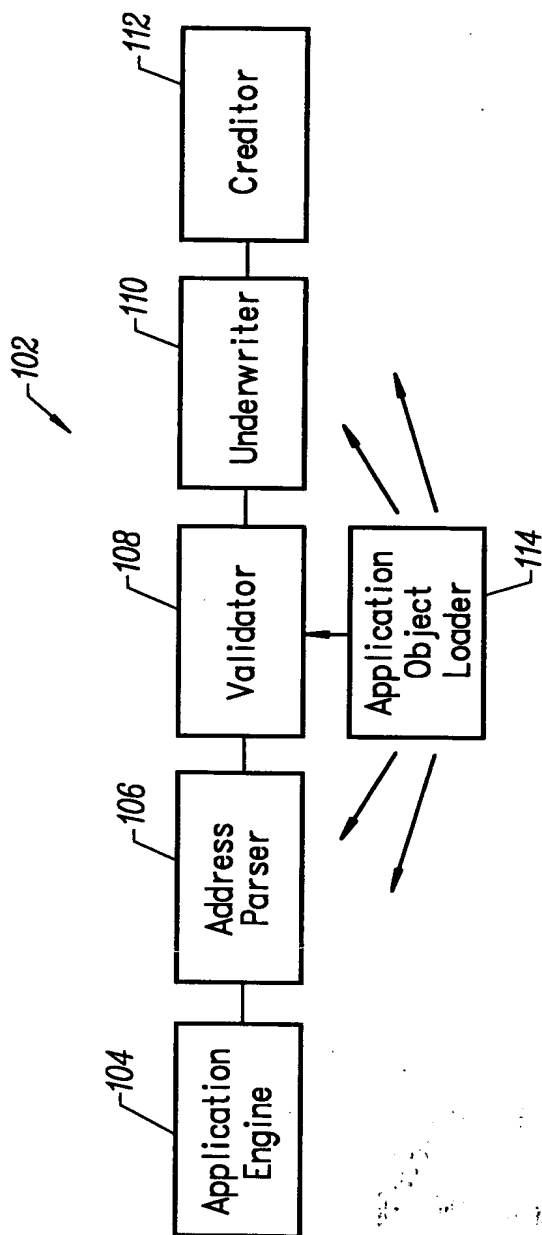


FIG. 1

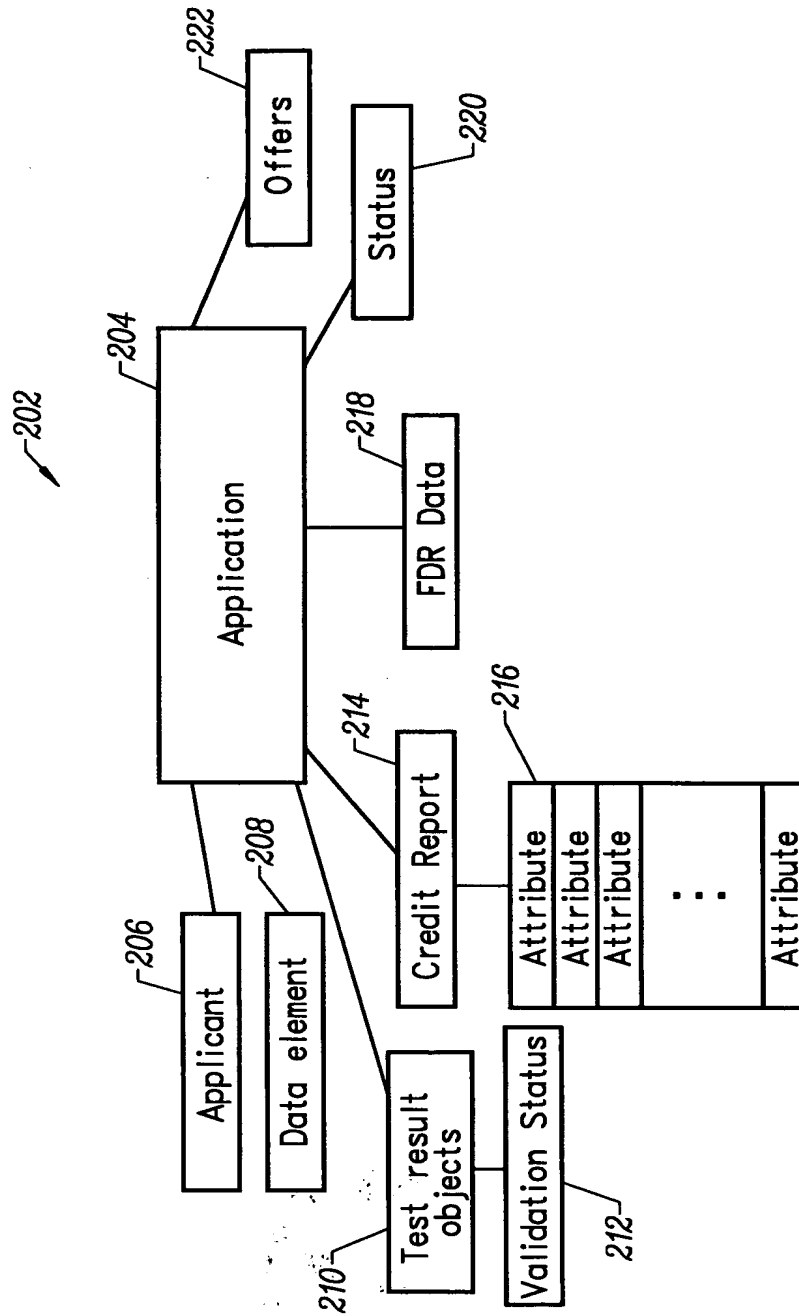


FIG. 2

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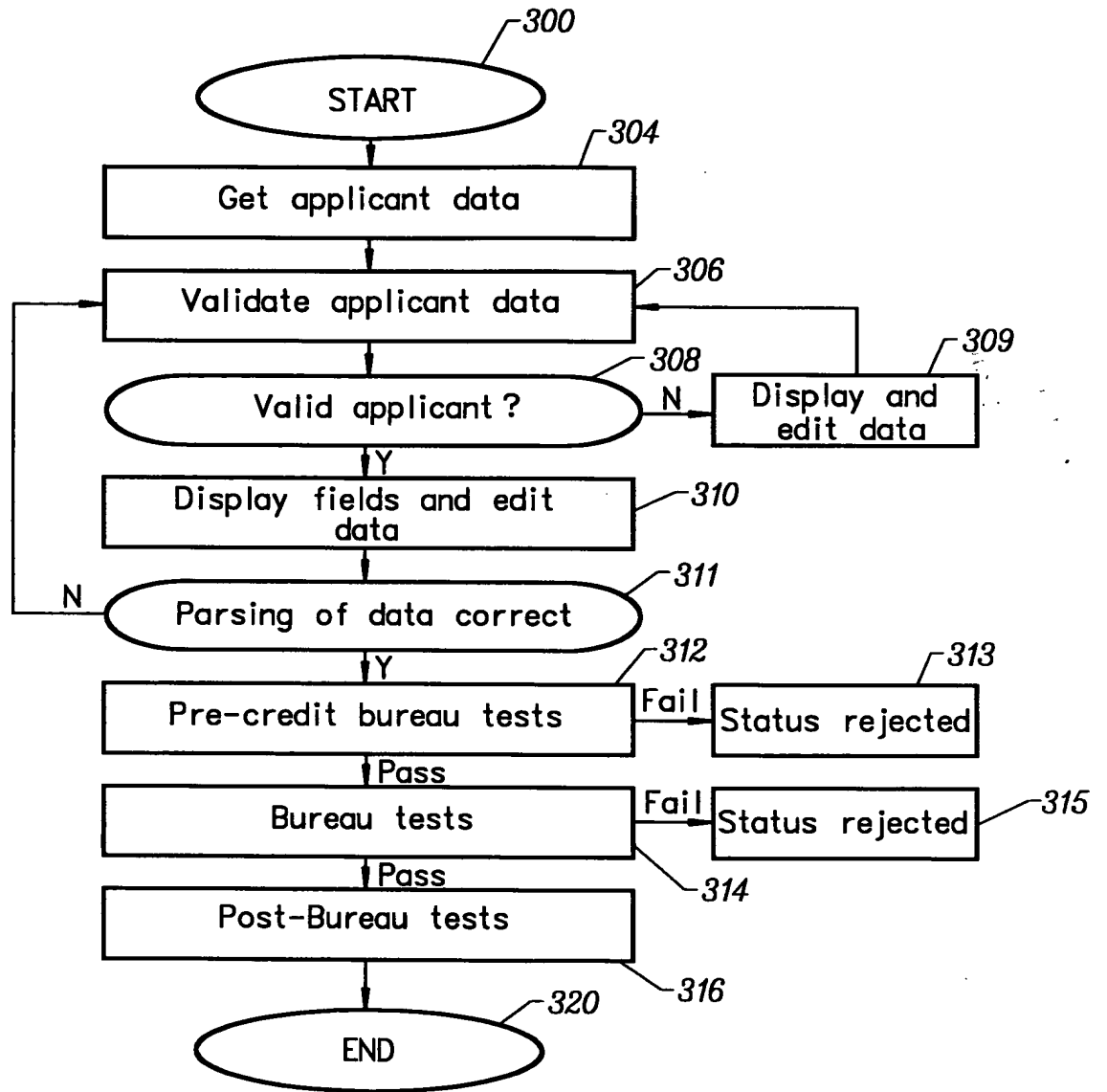


FIG. 3

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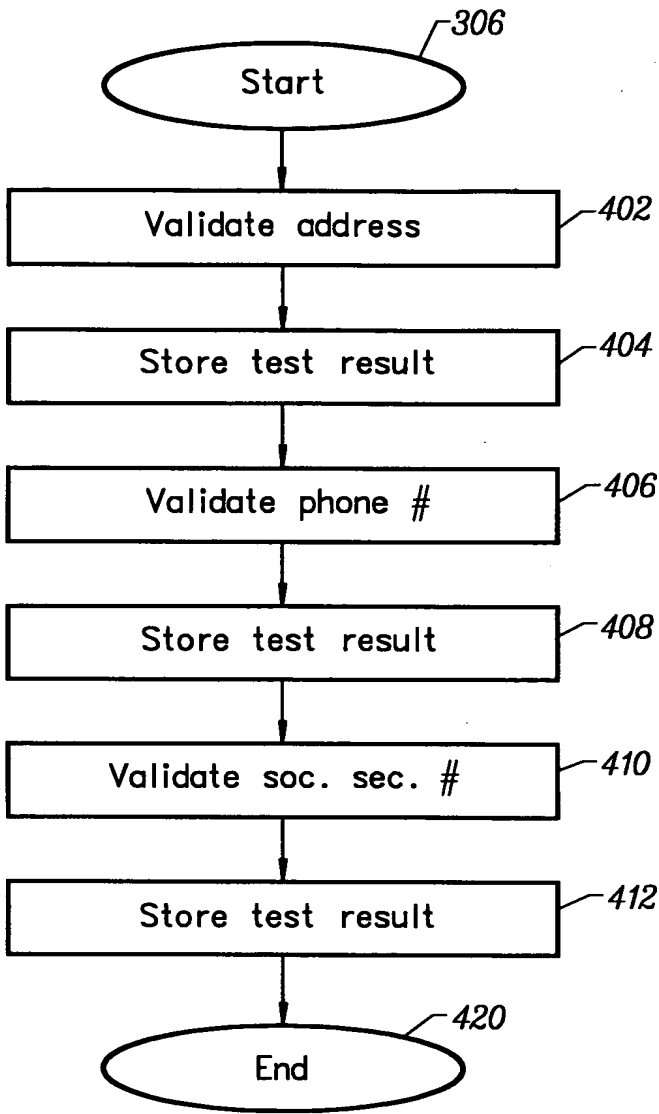


FIG. 4A

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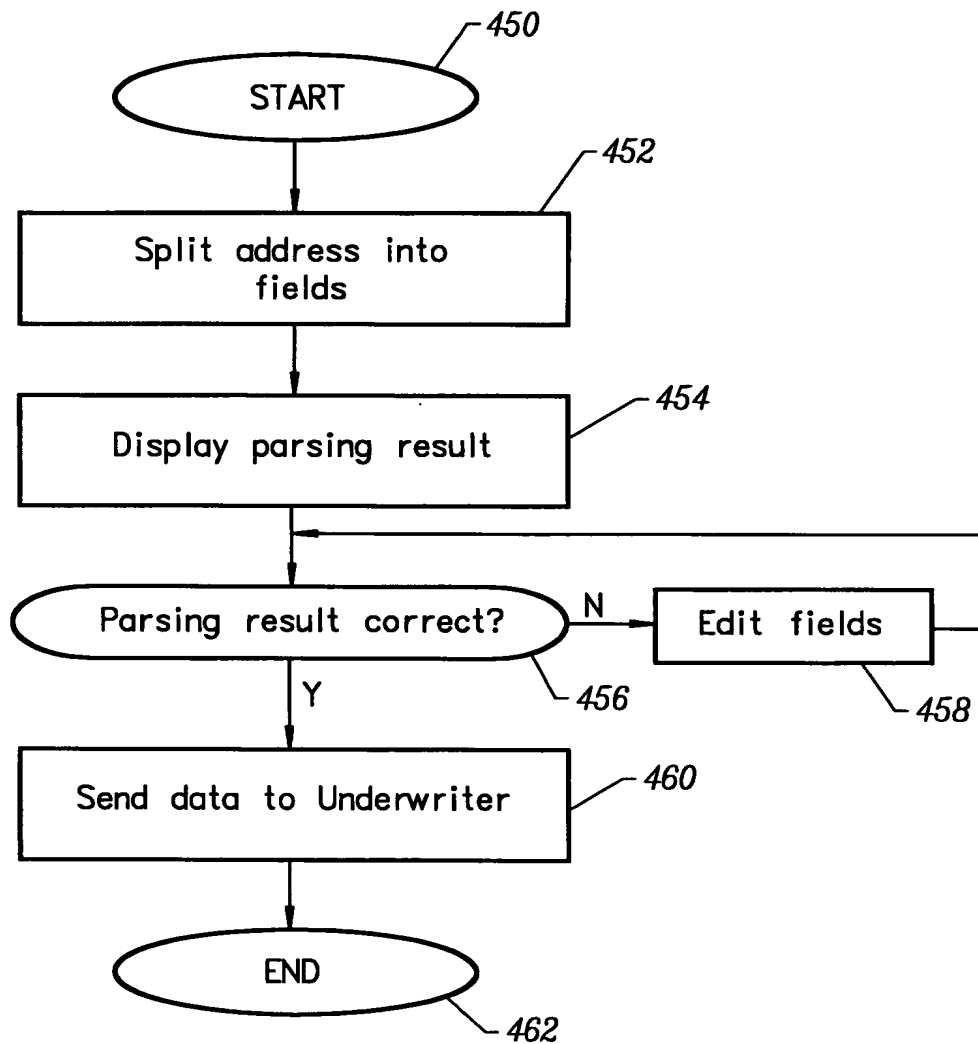


FIG. 4B

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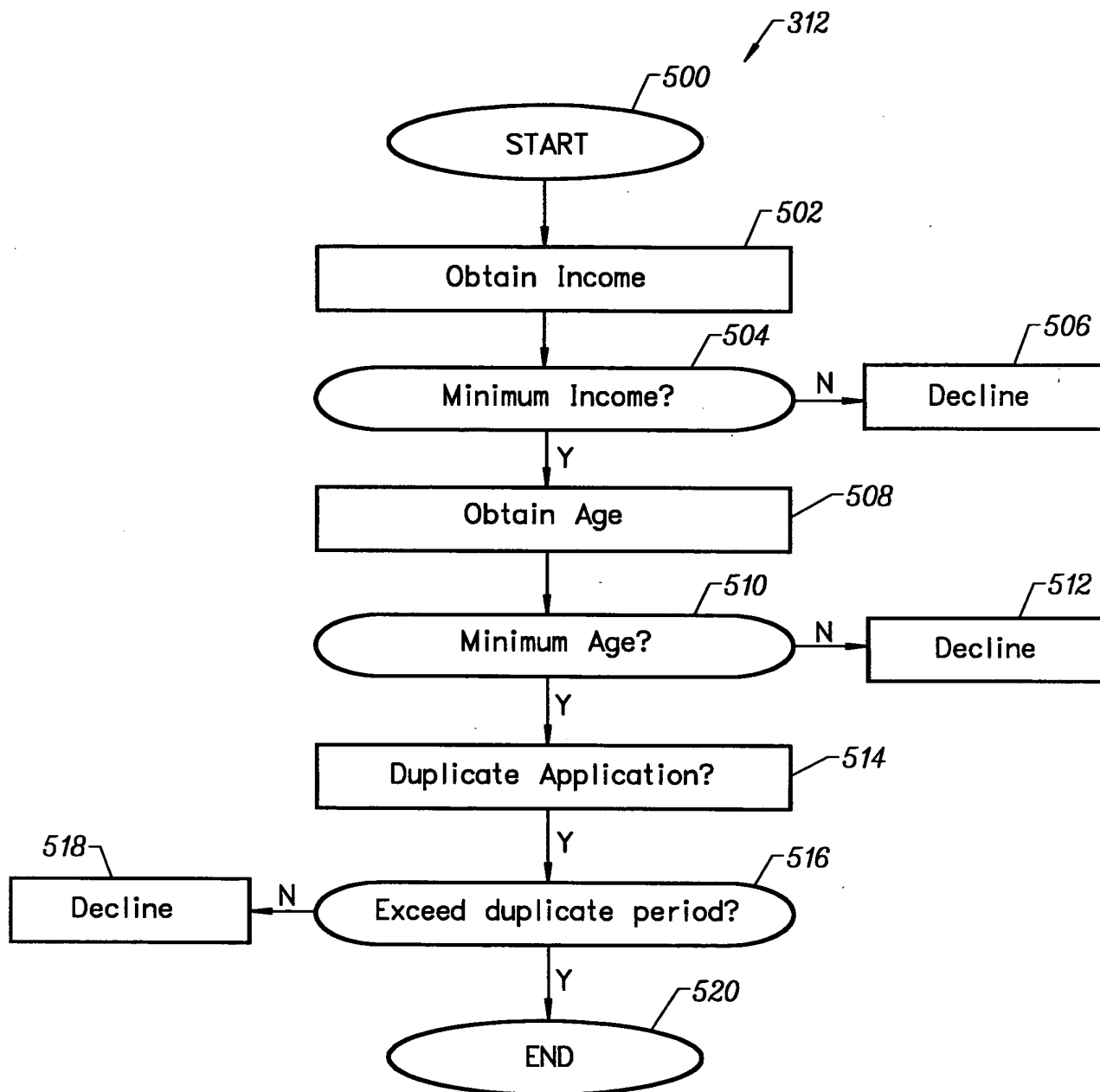


FIG. 5

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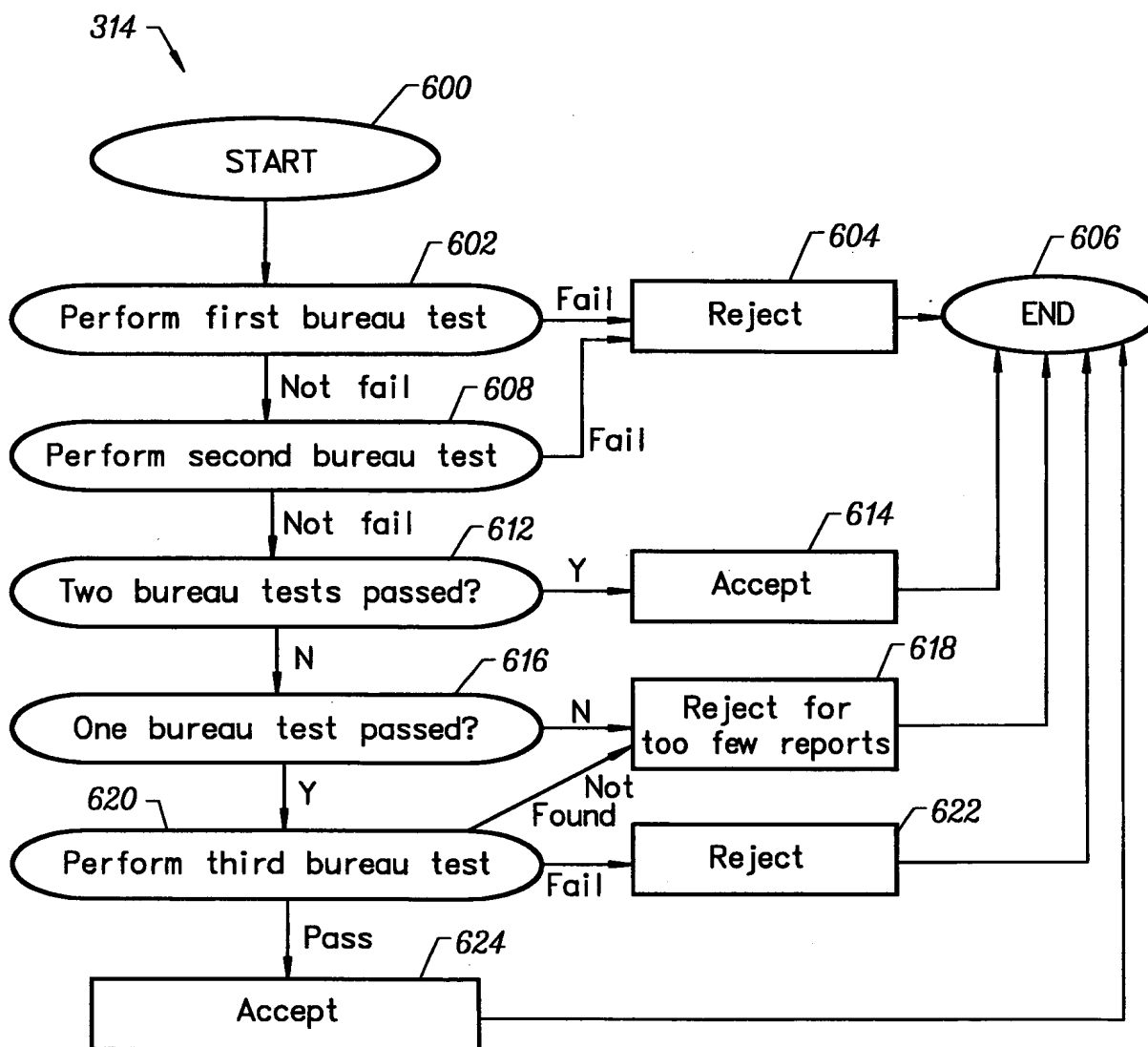


FIG. 6A

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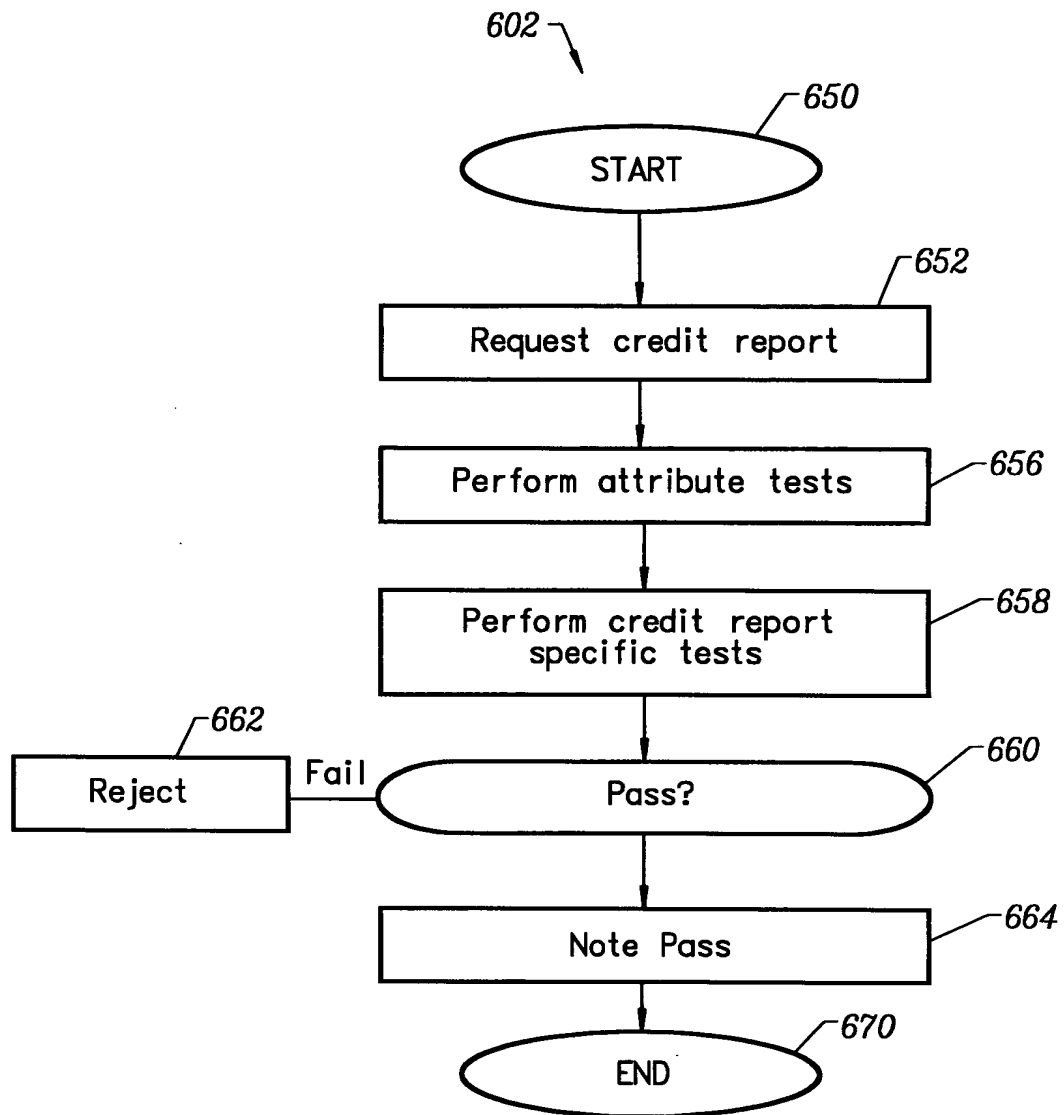


FIG. 6B



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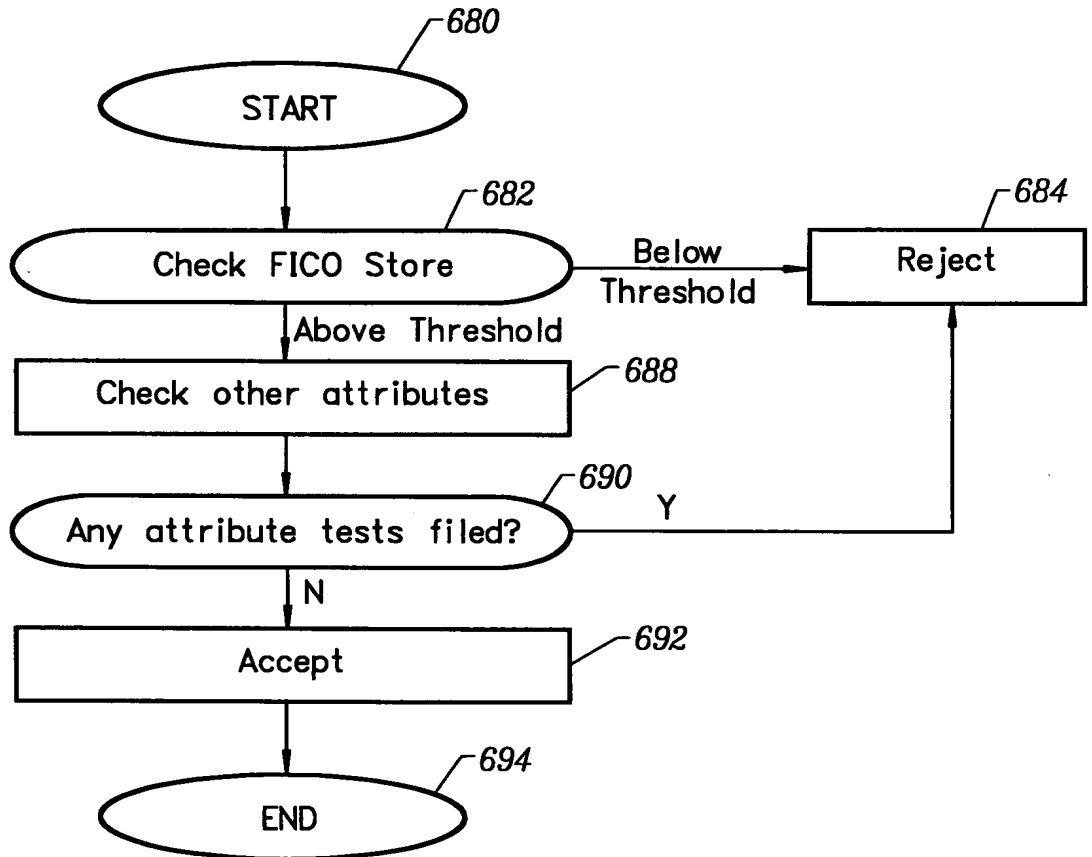


FIG. 6C

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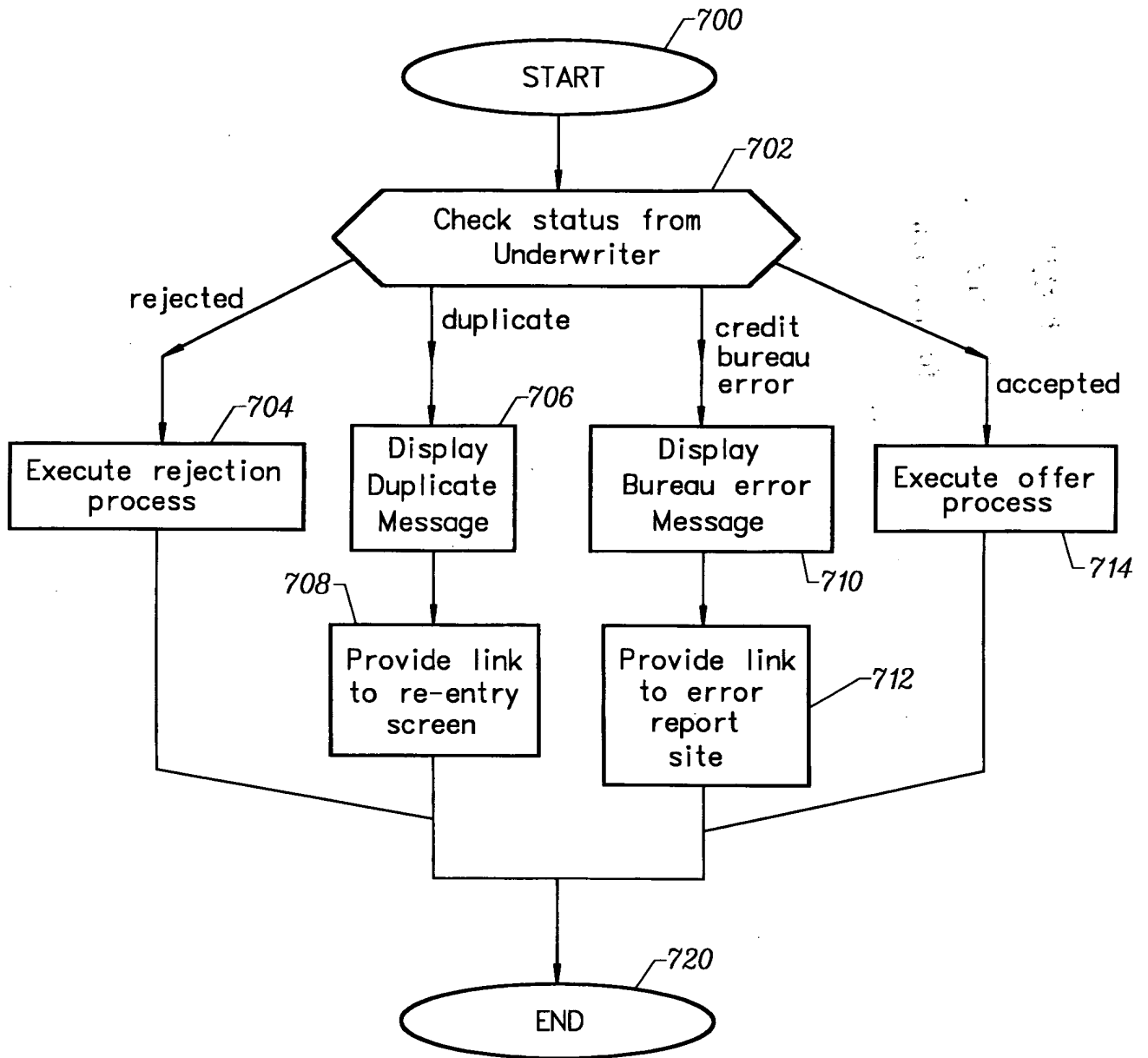


FIG. 7

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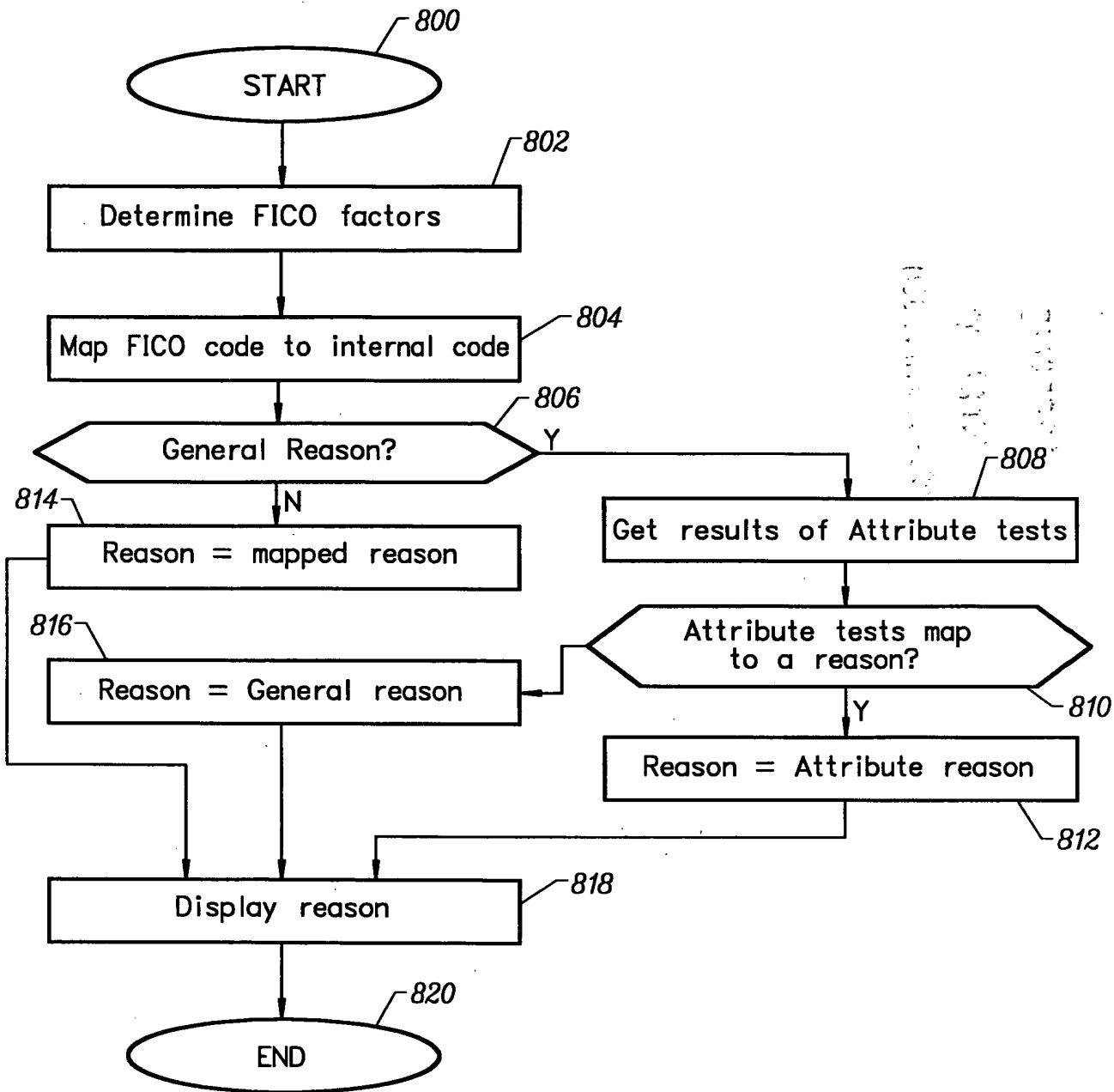


FIG. 8A

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External Code	Internal Code	Internal decline reason
E1	I1	General reason
E2	I1	General reason
E3	I1	General reason
E4	I4	Specific reason
E5	I5	Specific reason

*FIG. 8B*

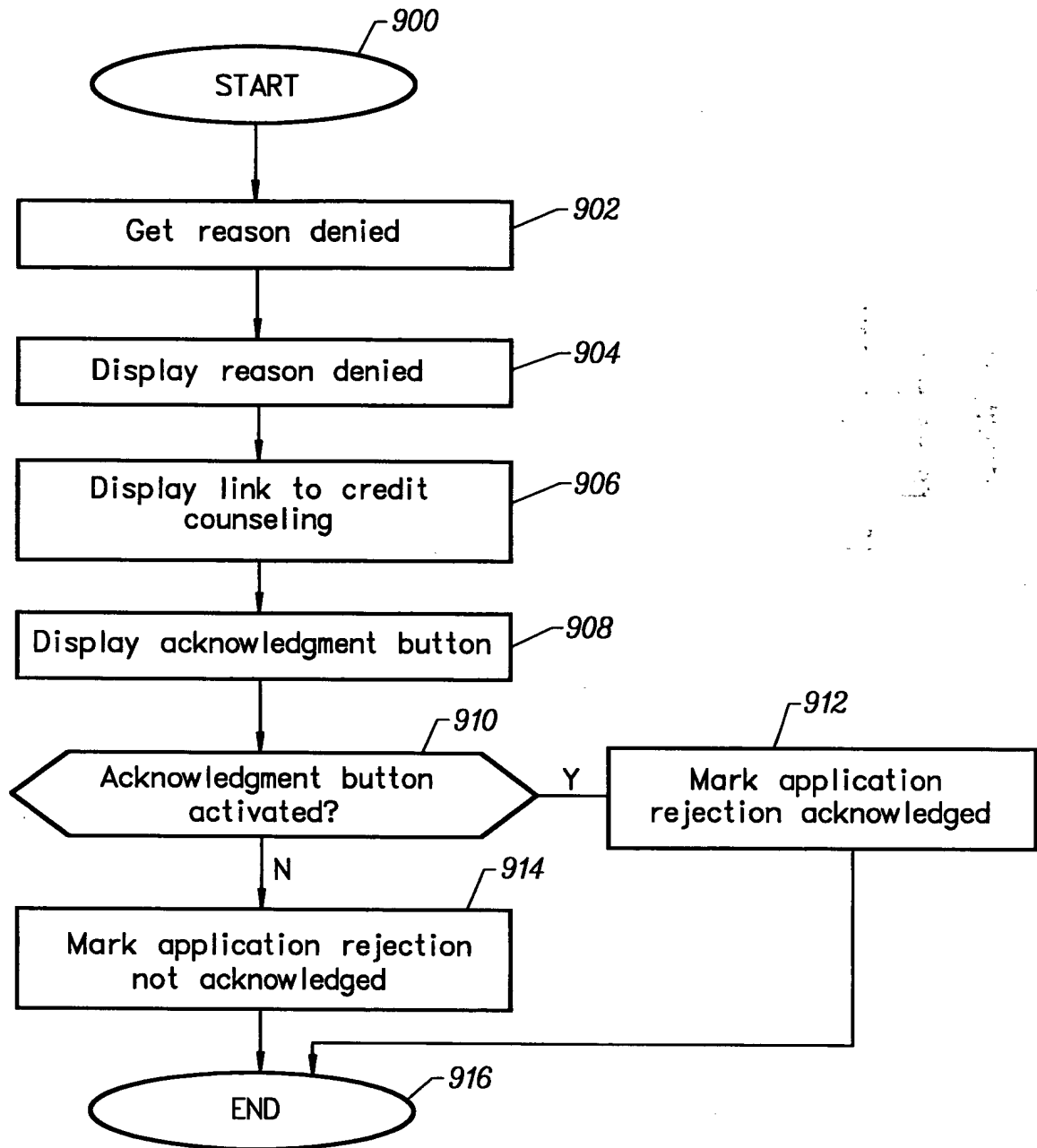


FIG. 9

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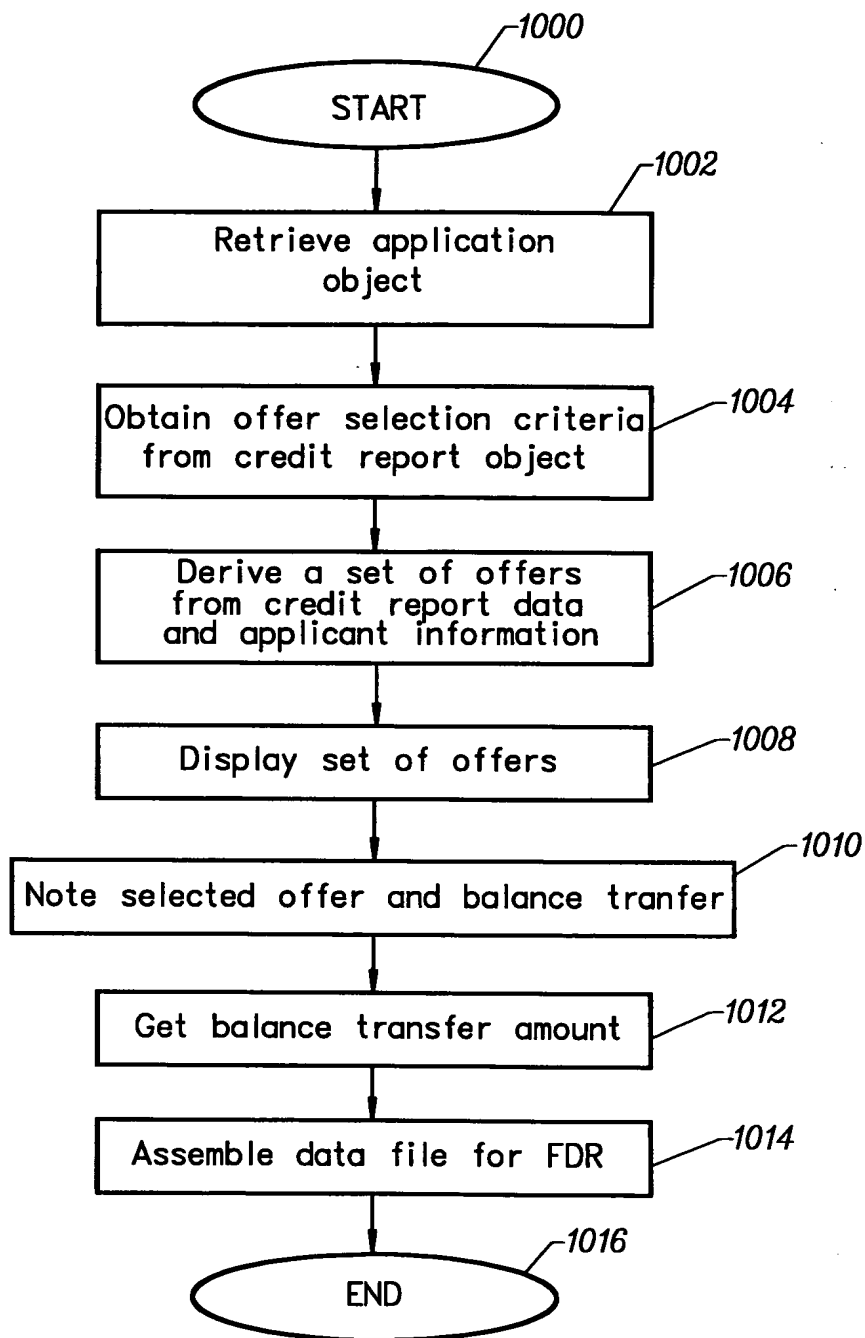


FIG. 10A

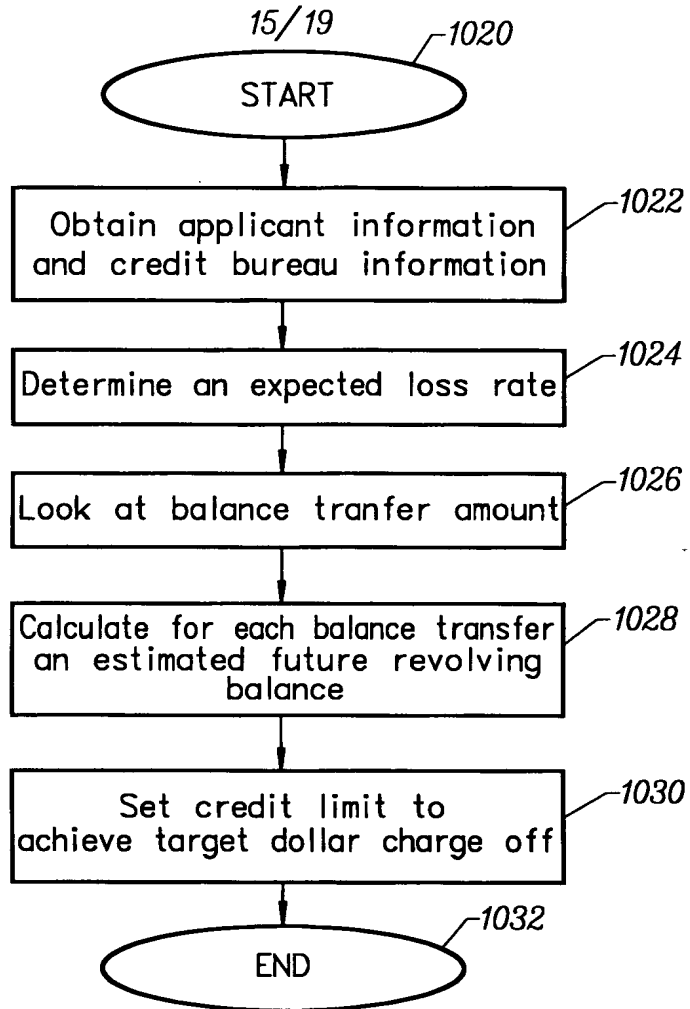


FIG. 10B

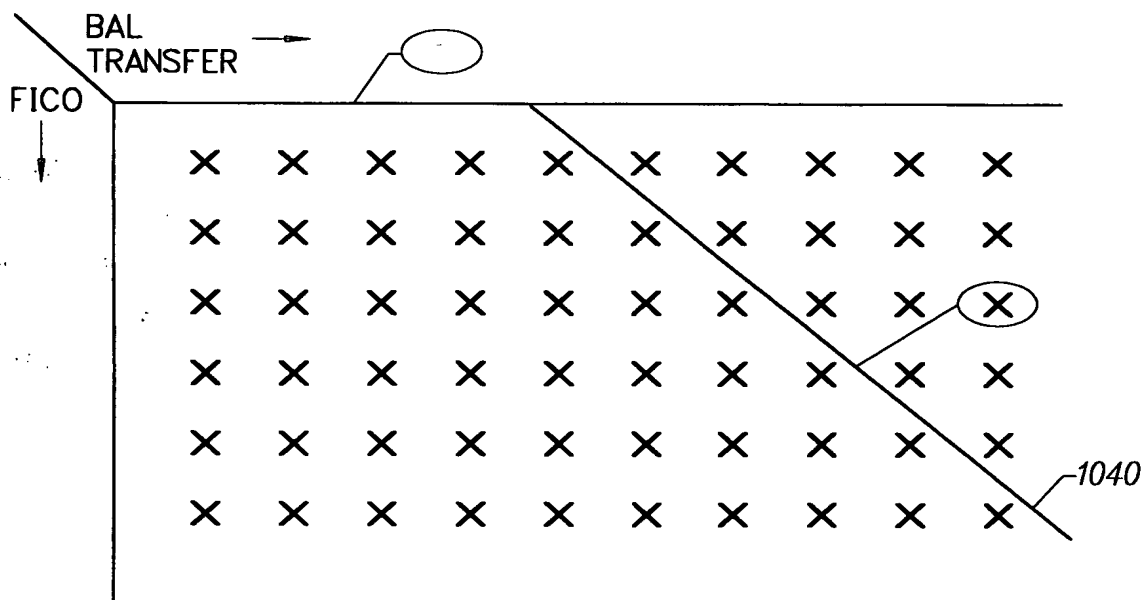


FIG. 10C

1108 FICO range	1110 Income range	1112 Balance Transfer	1114 Offer 1	1116 Offer 2	1118 Offer 3	1120 Offer 4
500-550	40,000-45,000	1000	Link1	Link2	Link3	Link4
551-600	35,000-40,000	750	Link1	Link2	Link3	Link4
601-650	46,000-50,000	500	Link1	Link2	Link3	Link4
.	.	.	.	.	.	.
.	.	.	.	.	.	.
.	.	.	.	.	.	.
.	.	.	.	.	.	.
.	.	.	.	.	.	.

FIG. 11



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1202

1212

1214 1216 1218 1220

1204		Rate	Annual Fee	Credit Limit	Required Balance Transfer
	Offer 1	5.9%	0	20,000	12,000
1206	Offer 2	6.9%	0	15,000	8,000
1208	Offer 3	8.9%	0	10,000	4,000
1210	Offer 4	14.9%	20	5,000	0

FIG. 12

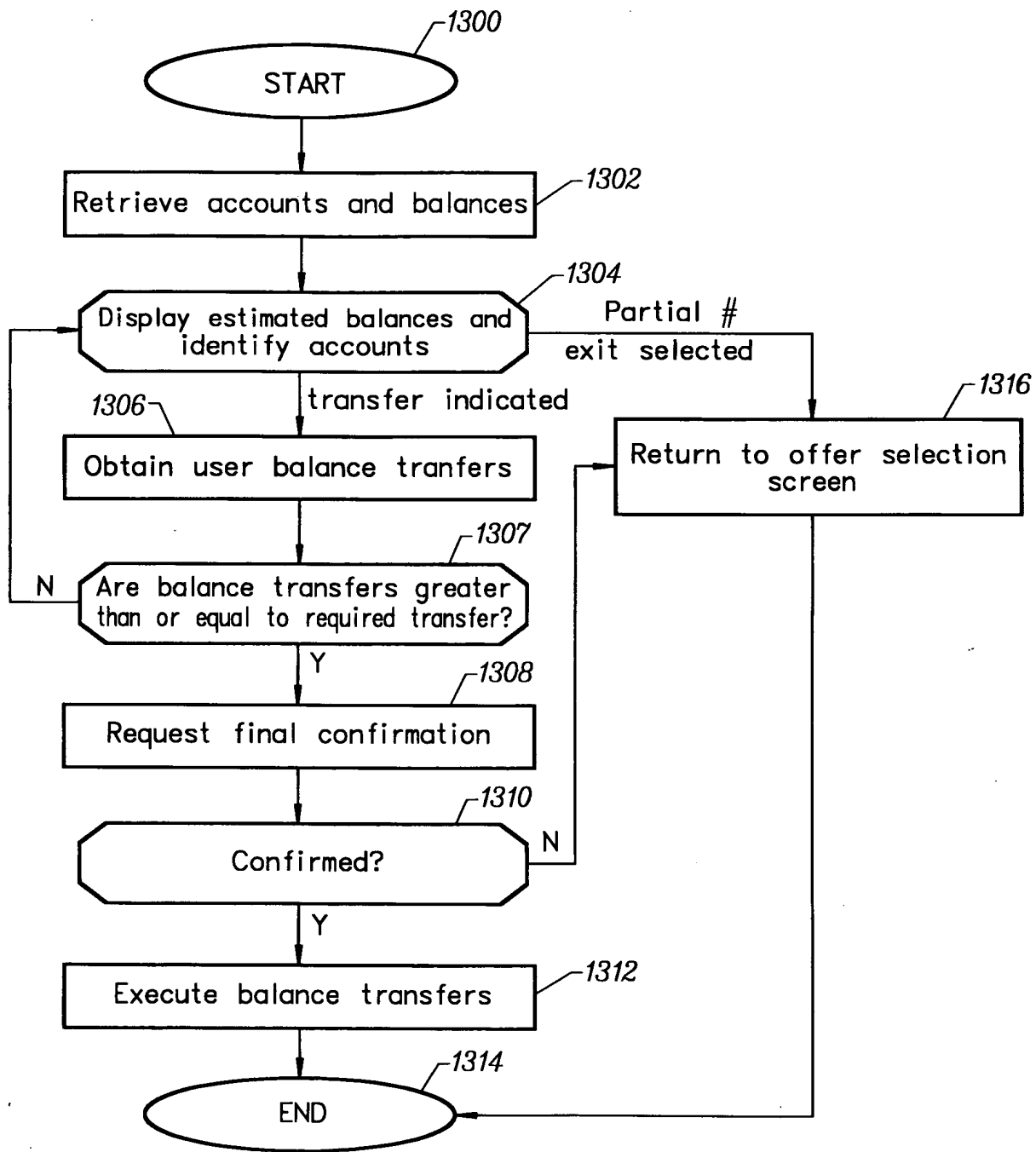
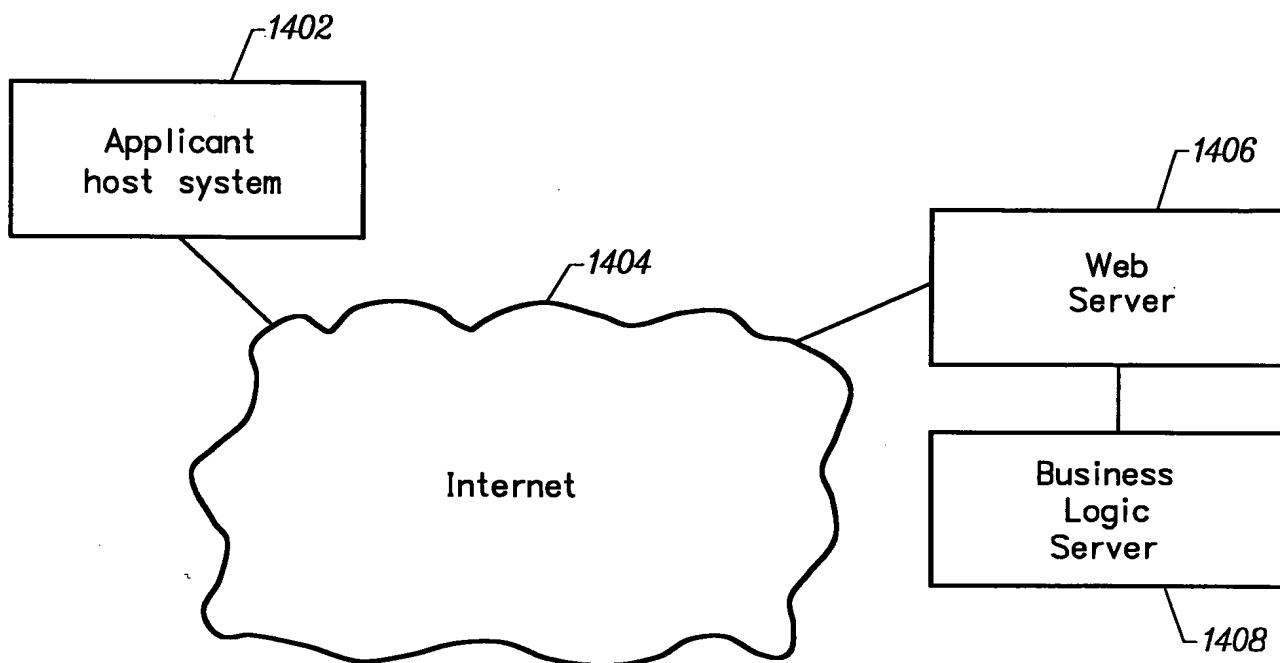


FIG. 13

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*FIG. 14*